

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

MARK A. SCHITTLER
CHRISTINE G. SCHITTLER
Debtor(s)

Case No. 15-18613-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/01/2015.
- 2) The plan was confirmed on 09/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/18/2020.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,971.28.
- 10) Amount of unsecured claims discharged without full payment: \$63,266.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,507.07
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$44,507.07

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,001.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,805.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,806.99

Attorney fees paid and disclosed by debtor: \$665.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	2,028.74	2,028.74	2,028.74	793.26	0.00
AMERICAN INFOSOURCE LP	Unsecured	3,145.03	3,145.03	3,145.03	1,229.76	0.00
BILL ME LATER AS SERVICER for SY	Unsecured	598.82	494.06	494.06	202.21	0.00
CAPITAL ONE BANK (USA) NA CABEL	Unsecured	10,769.00	10,960.61	10,960.61	4,285.91	0.00
CERASTES LLC	Unsecured	4,299.48	4,299.48	4,299.48	1,681.26	0.00
CERASTES LLC	Unsecured	NA	537.12	537.12	209.99	0.00
CHASE FREEDOM	Unsecured	5,620.38	NA	NA	0.00	0.00
CHASE SLATE VISA	Unsecured	7,690.32	NA	NA	0.00	0.00
CITY COUNTY BASEBALL LEAGUE	Unsecured	100.00	NA	NA	0.00	0.00
COMCAST	Unsecured	2,974.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,133.83	2,133.83	2,133.83	834.49	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	450.35	450.35	450.35	176.09	0.00
FIFTH THIRD BANK	Secured	20,600.00	20,101.26	NA	0.00	0.00
FIRST DATA	Unsecured	1,706.20	NA	NA	0.00	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	523.63	523.63	523.63	204.73	0.00
MET-ED	Unsecured	3,479.87	3,584.54	3,584.54	1,401.66	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	700.31	700.31	700.31	273.81	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	5,372.00	5,372.48	5,372.48	2,100.78	0.00
PA DEPARTMENT OF REVENUE	Secured	NA	7,035.50	7,035.50	7,035.50	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,223.05	1,223.05	478.25	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,787.02	1,787.02	1,787.02	698.76	0.00
READING HEALTH SYSTEM	Unsecured	72.67	NA	NA	0.00	0.00
SHEFFIELD FINANCIAL	Secured	21,485.44	21,272.86	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	9,389.44	6,627.84	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	31,276.74	30,793.95	NA	0.00	0.00
UGI UTILITIES INC	Unsecured	440.00	NA	NA	0.00	0.00
US RESTORATIONS	Unsecured	2,310.10	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	11,349.35	11,534.15	11,534.15	4,510.21	0.00
WELLS FARGO BANK	Unsecured	4,000.00	3,736.25	3,736.25	1,460.98	0.00
WELLS FARGO BANK	Unsecured	3,311.68	3,311.68	3,311.68	1,294.97	0.00
WELLS FARGO BANK NA	Secured	NA	3,874.03	3,874.03	3,874.03	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Secured	139,063.15	137,787.96	580.73	580.73	0.00
WELLS FARGO BANK NA	Unsecured	12,465.67	12,351.00	12,351.00	4,829.63	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	1,388.90	1,388.90	1,388.90	543.07	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,454.76	\$4,454.76	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,035.50	\$7,035.50	\$0.00
TOTAL SECURED:	\$11,490.26	\$11,490.26	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,562.23	\$27,209.82	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,806.99</u>	
Disbursements to Creditors	<u>\$38,700.08</u>	
TOTAL DISBURSEMENTS :		<u>\$44,507.07</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.